

02/24/2011 16:03 7037961893

MID_ATLANTIC_TELERAD

PAGE 02



American Express
Fraud Operations
P.O. Box 981541
El Paso, TX 79908

February 18, 2011

22561 US94125



James A Whittaker
13233 Middltn Frm Lane
Oak Hill, VA 20171-3836

Account Ending In:

Dear James A Whittaker:

Thank you for making us aware of your dispute regarding the above account issued in your name.

The information we received from you does not contain sufficient information for us to conduct a reasonable review of your claim. We have been unable to contact you for additional information, therefore we are closing your fraud claim until such time we receive sufficient additional information.

If you wish to supply us with additional information concerning your claim, please contact us immediately by calling the toll free number on your statement and ask for the Fraud Department.

We regret any inconvenience you may have experienced and assure you of our continued cooperation.

Sincerely,

P. Hopkins
Fraud Services
Dispute Reference Number: VF02417



The issuer of this card is American Express Bank, FSB.

3M48

PHX

201B

FROP

PV5548A

VF02417

TRMUNFR20016001

N

N